



Order Filed on April 10, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Debtor
Danilo DeGuzman
Aurea Ann DeGuzman

Case No.: 16-28722-CMG
Hearing date:
Judge: Hon. Christine M. Gravelle, U.S.B.J.

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page is hereby **ORDERED**.

DATED: April 10, 2018

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

This matter having been brought to the Court on the motion of William H. Oliver, Jr. on behalf of the debtors seeking an Order Authorizing Entry of a Final Loan Modification Agreement concerning a mortgage on real property referenced on the loan modification attached to movant's motion, and the Court having considered the submissions; and parties having been given timely notice; and for good cause shown:

1. IT IS ORDERED Debtor is granted approval to enter into a final loan modification.
2. IT IS ORDERED If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. IT IS ORDERED If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. IT IS FURTHER ORDERED Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Danilo DeGuzman
 Aurea Ann DeGuzman
 Debtors

Case No. 16-28722-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Apr 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2018.

db/jdb +Danilo DeGuzman, Aurea Ann DeGuzman, 10 Emily Road, Manalapan, NJ 07726-1666

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Jason Brett Schwartz on behalf of Creditor BMW Bank of North America
 jschwartz@mesterschwartz.com
 Justin Plean on behalf of Creditor Deutsche Bank National Trust Company jplean@rasflaw.com,
 bkyecf@rasflaw.com;ras@ecf.courtdrive.com
 Michael R. DuPont on behalf of Creditor United Teletech Financial Federal Credit Union
 dupont@redbanklaw.com, dana@redbanklaw.com
 Miriam Rosenblatt on behalf of Creditor Deutsche Bank National Trust Company
 bkyecf@rasflaw.com, mrosenblatt@rasflaw.com
 Miriam Rosenblatt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com,
 mrosenblatt@rasflaw.com
 Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New
 York, as trustee Et Al... rsolarz@kmlawgroup.com
 William H. Oliver, Jr. on behalf of Debtor Danilo DeGuzman bkwaliver@aol.com,
 R59915@notify.bestcase.com
 William H. Oliver, Jr. on behalf of Joint Debtor Aurea Ann DeGuzman bkwaliver@aol.com,
 R59915@notify.bestcase.com

TOTAL: 9